

MARYLAND DEPARTMENT OF NATURAL RESOURCES
ECOSYSTEM RESTORATION SERVICES
SHORELINE CONSERVATION AND MANAGEMENT SERVICE

FINANCIAL ASSISTANCE FOR SHORE EROSION CONTROL PROJECTS*

TYPE OF PROJECT	TYPE I	TYPE II	TYPE III
TYPE OF FUNDS USED	STATE	STATE	STATE
TYPE OF ASSISTANCE**	LOAN	LOAN	LOAN
LOAN INTEREST	0%	0%	0%
LOAN TERM	5 YEARS	15 YEARS	20 YEARS

Type I Projects: Marsh creation/protection using natural/living materials

Type II Projects: Marsh creation/protection with stone edging, stone sills and/or stone groins, with sand fill and marsh plantings

Type III Projects: Marsh creation/protection with stone breakwaters, with sand fill & marsh plantings

APPLICANT	EXTENT OF ASSISTANCE****		
PRIVATE PROPERTY OWNERS/BUSINESSES	75% NTE \$20,000	LOAN FORMULA ***	LOAN FORMULA ***
COMMUNITY ASSOCIATIONS/NON-PROFIT ORGANIZATIONS/SERVICE ORGANIZATIONS	75% NTE \$20,000	100%	100%
MUNICIPALITY - PUBLIC LANDS	75% NTE \$20,000	100%	100%
MUNICIPALITY - SPONSORING PRIVATE OWNERS/BUSINESSES	75% NTE \$20,000	LOAN FORMULA ***	LOAN FORMULA ***
COUNTY - PUBLIC LANDS	75% NTE \$20,000	100%	100%
COUNTY - SPONSORING PRIVATE OWNERS/BUSINESSES	75% NTE \$20,000	LOAN FORMULA ***	LOAN FORMULA ***
COUNTY - SPONSORING COMMUNITIES/NON-PROFIT ORGANIZATIONS/SERVICE ORGANIZATIONS	75% NTE \$20,000	100%	100%

* Financial Assistance provided based on project priority and availability of funds

** Matching grants are not available

*** Loan Formula as established in Natural Resources Article, Section 8-1005 of the Annotated Code of Maryland

**** A one-time Administrative Fee applies to all project types based on an Administrative Fee Formula

Loan Formula:

Project cost	\$0 to \$60,000	100% loan	\$60,000 loan	\$0 Property owner's cash
Next	\$20,000	50/50%	\$10,000	\$10,000
Next	\$20,000	25/75%	\$ 5,000	\$15,000
Above	\$100,000	10/90%		

No financial assistance provided for structural/barrier type projects